

## QUESTIONS AND ANSWERS

**Q1 What is a qualifying “Life Event” or “Change in Status Event?”**

A1 A life event or change in status event is defined as the:

- Change in employee’s legal marital status.
- Change in number of employee’s dependents.
- Change in employment status of employee, spouse, or dependent that affects eligibility.
- Loss or acquisition of other health insurance due to spouse’s employment or annual enrollment, if a different Plan year.
- Event causing employee’s dependent to satisfy or cease to satisfy eligibility requirements.
- Qualified Medical Child Support Order requiring health coverage.
- Gain or Loss of eligibility for Medicaid or Medicare

**Q2 What should an employee do when they experience a life event change?**

A2 Contact your personnel/payroll office or enter change in V3 and submit documentation.

**Q2 What type of documentation is needed for life event changes?**

A2 Depending on your Life Event, appropriate documentation may include a copy of the Marriage, Birth, or Death Certificate, Divorce Decree, HIPAA Certificate and a letter from spouse’s employer stating beginning and ending date of coverage (s), reason for loss or gain, specified in V3, or a copy of an I.D. card with dates and names of eligible dependents listed.

**Q3 How long after the occurrence of one of these events can I make the change?**

A3 You or your personnel/payroll office must enter the changes in the V3 system within 31 days of the Life Event date.

Note: Requests required by a Qualified Medical Child Support Order do not have time filing requirements.

**Q4 Will my newly covered family members receive an I.D. Card?**

A4 Yes. You and your dependents will receive identification cards from your individual Health Insurance Carrier. The State Health Benefit Plan no longer issues individual cards to its members.

**Q5 I experienced a change in status event several months ago, is it too late to make a life event change?**

A5 Employees have thirty-one (31) days to make status changes. If changes are not completed during the specified time limits the employee must wait until open enrollment in order to make changes.

Note: Requests required by a Qualified Medical Child Support Order do not have time filing requirements.

**Q6      Currently, I have no Health coverage. Am I eligible to elect Health coverage if I experience a life event change?**

A6      Yes. If the change in status resulted in you losing other existing coverage, you may enroll in coverage. Adding dependents requires appropriate documentation.

**Q7      Will I receive a new confirmation statement as a result of these changes?**

A7      Yes. When qualified changes are updated on the employee's record, the Confirmation Statement will be generated as a result of the changes in the V3 system. Employees and personnel will have the ability to print a copy as needed.

**Q8      I recently remarried. Are my stepchildren also eligible to be covered?**

A8      Yes. This is a qualifying change in status event due to an employee gaining eligible dependants. If your stepchildren reside in your home for 180 days or more per year, they are considered eligible dependants. A notarized letter and birth certificate are required.

**Q9      When will my coverage be effective?**

A9      When changes are made due to a Life Event, the coverage would be effective the first of the month following the request or the latter of the first of the month following event.

**Q10     My spouse just got a new job and enrolled in family coverage. Can I drop coverage?**

A10     Yes. You will be allowed to drop coverage due to the qualifying change of your spouse's new job, within 31 days. You must submit appropriate documentation.

**Q11     What happens if we experience multiple family changes during the plan year i.e. Married –Divorced-Remarried? Is each event considered a change in status event?**

A11     Yes. Each event is considered a separate event and may bring with it different circumstances. The employee should submit documentation as appropriate for each event and it will be placed in the personnel file.

**Q12     If my college student returns to school, is this a change in status?**

A12     Yes. You must enroll the student within 31 days of returning to school. A college student can be covered between the ages of 19 and 26 under any plan except Tricare where the age limit is 23. A certification letter from the school is required.

**Q13     I am getting a divorce, can I drop my former spouse?**

A13     Yes. You must drop your spouse at the time of your divorce. Failure to drop a former spouse is fraud and has legal ramifications. It would be their responsibility to contact the Plan to request COBRA coverage when a divorce has occurred.

**Q 14 I have changed departments within State Government. Is this a change in status event?**

A14 No. This is not considered a change in status event. The State Health Benefit Plan is a statewide program of benefits. You must maintain the same benefits from one participating department or school system to another, unless a Life Event occurs.

**Q15 I have experienced a change in status. I would like to pick up coverage I wanted to choose during open enrollment. Is this allowed?**

A15 Yes, as long the change being made is the result of a Life Event and is consistent with that change. You must notify your personnel/payroll office and provide all required documentation within the applicable time frame.

**Q16 My spouse and I are both employees of the State of Georgia. I carry the family health coverage. Can my spouse pick up our family health coverage while I am on leave without pay?**

A16 Yes. A spouse taking an unpaid leave of absence from work is a qualifying change in status event.

**Q17 Is it mandatory that I notify my Personnel Department if I experience one of these events?**

A17 No. It isn't mandatory that you notify your department if you experience a change. You may enter a status change and make corrections in the V3 system yourself. The State Health Benefit Plan will notify your Personnel Department of the change. However, you must make the change within the applicable time frame. Delays in making changes can result in restrictions and penalties on future plan year coverage.